**United States Bankruptcy Court Northern District of Illinois** 

Doc 1

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Desc Main

**Voluntary Petition** 

Name of Debtor (if individual, enter Last, First, Middle): Quintana, Juan Ramon, Jr		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  aka Willie Quintana		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5224	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		Гахрауег I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 974 W. 35th Pl. Apt 410	and State)	Street Address	ss of Joint Debtor (No. and S	treet, City, and St	ate
Chicago, IL	ZIPCODE 60609				ZIPCODE
County of Residence or of the Principal Place of Cook	Business:	County of Re	sidence or of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailing Addı	ress of Joint Debtor (if differ	ent from street add	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b  ▼ Full Filing Fee attached □ Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006 □ Filing Fee waiver requested (applicable to che	ttach able Do Over Check	Chapter 7  Chapter 9  Chapter 12  Chapter 13  Chapter 13  Nat  Chapter 13  Debts are primarily of debts, defined in 11 §101(8) as "incurred individual primarily personal, family, or lapter 13  cone box: Chapter 11  ebtor is a small business as debtor is not a small business as debtor's aggregate nonconting wed to insiders or affiliates) as all applicable boxes	by an for a household  Debtors  defined in 11 U.S.0 as defined in 11 U.S.0 are less than \$2,19	one box) etition for of a Foreign ding etition for of a Foreign deceding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D) ots (excluding debts	
attach signed application for the court's consideration. See Official Form 3B.  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).				26(b).	
Statistical/Administrative Information  Debtor estimates that funds will be available for dist	ribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is of distribution to unsecured creditors.  Estimated Number of Creditors	excluded and administrative expenses	paid, there will be	e no funds available for		
1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000	
Estimated Assets	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

\$10,000,001

to \$50

million

\$50,000,001

to \$100

million

\$100,000,001

to \$500

million

\$500,000,001

to \$1 billion

More than

\$1 billion

\$1,000,001

to \$10

million

Estimated Liabilities

\$50,001 to

\$100,000

\$0 to

\$50,000

\$100,001 to

\$500,000

\$500,001

to \$1

million

B1 (Official Case 09/1808552 Doc 1 Filed 09/01/09 Entered 09/01/09 13:54:23 Desc Main Page 2						
Voluntary Petition  (This page must be completed and filed in every case)  Document  Page 2 of 41  Name of Debtor(s):  Juan Ramon Quintana, Jr						
I	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>	an one, attach additional sheet)			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with Section 13 or 15(d)	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is	s attached and made a part of this petition.	X /s/ David Leibowitz Signature of Attorney for Debtor(s)	8/26/09 Date			
l _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D  If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)			
		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo					
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes)						
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.				
(Name of landlord that obtained judgment)						
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor				
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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Case 09-32552	Doc 1	Filed 09/01/09	Ent	ered 09/01/09 13:54:23	Desc Main	
B1 (Official Form 1) (1/08)		Document		e 3 of 41	Page 3	
Voluntary Petition				of Debtor(s):		
(This page must be completed and filed in every case)			Juan Ramon Quintana, Jr			
		Signa	tures			
Signature(s) of Debtor(s	s) (Individ	ual/Joint)		Signature of a Foreign R	epresentative	
I declare under penalty of perjury that the is true and correct.  [If petitioner is an individual whose deb has chosen to file under chapter 7] I am chapter 7, 11, 12, or 13 of title 11, Unite available under each such chapter, and contact the such chapter.	ots are primaril aware that I need States Code	ily consumer debts and may proceed under e, understand the relief	is true	are under penalty of perjury that the infor and correct, that I am the foreign represe ding, and that I am authorized to file this	entative of a debtor in a foreign	
[If no attorney represents me and no ban petition] I have obtained and read the no	nkruptcy petiti	ion preparer signs the	(Checl	c only <b>one</b> box.)		
I request relief in accordance with the cl Code, specified in this petition.	napter of title	11, United States		I request relief in accordance with chapter Code. Certified copies of the documents reattached.		
<b>Y</b> /s/ Juan Pamon Quintana	lr.			Pursuant to 11 U.S.C.\\$ 1511, I request relititle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting	
X /s/ Juan Ramon Quintana, Signature of Debtor	JI		.,			
Signature of Deotor			X_			
X			(S	Signature of Foreign Representative)		
X Signature of Joint Debtor			l			
			(I	Printed Name of Foreign Representative)		
Telephone Number (If not represente	ed by attorney	<i>ı</i> )				
8/26/09			l –			
Date			(	(Date)		
X /s/ David Leibowitz Signature of Attorney for Debtor(s)  DAVID LEIBOWITZ Printed Name of Attorney for Debtor( Leibowitz Law Center Firm Name Lakelaw Address	(s)		as def and ha and in 3) if r setting prepar docum	Signature of Non-Attorney Per are under penalty of perjury that: 1) I am fined in 11 U.S.C. § 110, 2) I prepared the averprovided the debtor with a copy of the are provided the debtor with a copy of the are grained under 11 U.S.C. § 11 ules or guidelines have been promulgated as a maximum fee for services chargeable arers, I have given the debtor notice of the ment for filing for a debtor or accepting a red in that section. Official Form 19 is at	a bankruptcy petition preparer his document for compensation, his document and the notices 10(b), 110(h), and 342(b); and, d pursuant to 11 U.S.C. § 110 by bankruptcy petition a maximum amount before any my fee from the debtor, as	
420 West Clayton StreetWau			Printe	ed Name and title, if any, of Bankruptcy I	Petition Preparer	
(847) 249-9100jbrand@lak Telephone Number 8/26/09	e-I es, this signatu wledge after a	mail  ure also constitutes a	state	Il Security Number (If the bankruptcy per the Social Security number of the officer er of the bankruptcy petition preparer.) (I	r, principal, responsible person or	
Signature of Debtor (Corp I declare under penalty of perjury that t is true and correct, and that I have been	the informatio	on provided in this petition	X			
behalf of the debtor.			1			
The debtor requests relief in accordance United States Code, specified in this pe	e with the chartition.	pter of title 11,	Date	e nature of bankruptcy petition preparer or	officer principal responsible	
X			pers Nan	on, or partner whose Social Security nur nes and Social Security numbers of all of	nber is provided above. her individuals who prepared or	
Printed Name of Authorized Individu				sted in preparing this document unless than individual:	e bankruptcy petition preparer is	
Title of Authorized Individual			conf	ore than one person prepared this docum forming to the appropriate official form f	or each person.	
				nkruptcy petition preparer's failure to comply the Federal Rules of Bankruptcy Procedure mo		
Date				isonment or both 11 U.S.C. §110; 18 U.S.C. §.		

B1 D (Official Form 1, Exhibit D) (12/08)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Juan Ramon Quintana, Jr	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Juan Ramon Quintana, Jr	
_	JUAN RAMON QUINTANA, JR	
Dota	8/26/09	

**B6 Cover (Form 6 Cover) (12/07)** 

# FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Juan Ramon Quintana, Jr	Case No.
	Debtor	(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Condo 974 W. 35th Pl. Apt 410 Chicago, II 60609			243,000.00	Exceeds Value
		. `	243.000.00	

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(Report also on Summary of Schedules.)

B6B (Official FCASE) (92/32/55
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Desc Main

(If known)

**Debtor** 

Case No. \_

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

A.B., a filliof child, by John Doe, guardian. Do not disclose the child's fiame. See. 11 U.S.C. § 112 and Fed. R. Banki. F. 1007(III).					
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
Cash on hand.	Χ				
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Savings		500.00	
3. Security deposits with public utilities, telephone companies, landlords, and others.	Χ				
Household goods and furnishings, including audio, video, and computer equipment.		Household goods and appliances Debtor's residence		3,000.00	
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Χ				
6. Wearing apparel.		Clothing Debtor's residence		1,000.00	
7. Furs and jewelry.		Watches		1,500.00	
Firearms and sports, photographic, and other hobby equipment.	Χ				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	Χ				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				

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In re	Juan Ramon Quintana, Jr	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k		40,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.		Life Insurance \$10,000 benefit		0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Hyundai Santa Fe		30,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

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In re Juan Ramon Quintana, Jr	In re	Juan Ramon Quintana, Jr	
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**Debtor** 

ase No.	
	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Case 09-32552 B6C (Official Form 6C) (12/07)

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In re	Juan Ramon Quintana, Jr	Case No.
-	Debtor	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which debtor is	entitled under:
(Check one box)		

	11 U.S.C. § 522(b)(2)
$   \sqrt{} $	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Savings	735 I.L.C.\$ 5§12-1001(b)	500.00	500.00
401k	735 I.L.C.S 5§12-1006	40,000.00	40,000.00
Watches	735 I.L.C.S 5§12-1001(b)	1,500.00	1,500.00
Clothing	735 I.L.C.S 5§12-1001(a)	1,000.00	1,000.00
Household goods and appliances	735 I.L.C.\$ 5§12-1001(b)	2,000.00	3,000.00
	Total exemptions claimed:	45,000.00	

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# B6D (Official Form 6D) (12/07)

In re _	Juan Ramon Quintana, Jr	,	Case No	
	Debtor	<del></del>	(If known)	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6001			Incurred: Jan 2008					5,309.65
Ameri Credit Po Box 78143 Phoenix, AZ 85062			Lien: PMSI in vehicle < 910 days				35,309.65	0,007.00
			VALUE \$ 30,000.00	1				
ACCOUNT NO. 64-8			Incurred: 2006					1,005.58
CitiMortgage PO Box 183040 Columbus OH 43218-3040			Lien: 2nd Mortgage Security: condo				38,885.58	This amount based upon existence of Superior Liens
			VALUE \$ 243,000.00					
ACCOUNT NO. 420B			Incurred: 2006					
CitiMortgage PO Box 183040 Columbus OH 43218-3040			Lien: 1st Mortgage Security: Condo				205,000.00	0.00
			VALUE \$ 243,000.00					
0 _continuation sheets attached Subtotal (Total of this pa							\$ 279,195.23	\$ 6,315.23
			(Total	or ur	is pa	ige)		

(Report also on (If applicable, reposition of Schedules) also on Statistical

Total ➤ \$ 279,195.23

(Use only on last page)

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

6,315.23

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B6E (Official Form 6E) (12/07)

In re	Juan Ramon Quintana, Jr	. Case No.
_	Debtor	(if known)
	SCHEDULE E - CREDITORS HOLDING	LINSECURED PRIORITY CLAI

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Domestic Support Congations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of c	redit in	an i	nvoluntary	case
--	------------	------	----------	------	------------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

# Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

# Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Juan Ramon Quintana, Jr In re	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $2.425$ * for deposits for the purchase, lease, o that were not delivered or provided. 11 U.S.C. § $507(a)(7)$ .	r rental of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	vernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository In	stitution
Claims based on commitments to the FDIC, RTC, Director of the Office of	
Governors of the Federal Reserve System, or their predecessors or successors U.S.C. § 507 (a)(9).	, to maintain the capital of an insured depository institution. 11
Claims for Death or Personal Injury While Debtor Was Intoxicated	1
Claims for death or personal injury resulting from the operation of a mot	or vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years	thereafter with respect to cases commenced on or after the date of
adjustment.	•

0 continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re _	Juan Ramon Quintana, Jr	, Case No
	Dobton	(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4884			Collecting For Gmac Ppc				
Account Receivable Technologies One Woodbridge Center Ste 410 Woodbridge, NJ 07095							Notice Only
ACCOUNT NO. 3000	┢		Incurred: Sept 1995			H	
American Express Box 0001 Los Angeles, CA 90096			Consideration: Credit Cards				2,542.12
ACCOUNT NO. 7094			Incurred: Dec 2007			H	
Bank Of America Po Box 15019 Wilmington, DE 19886			Consideration: Credit Cards				5,661.06
ACCOUNT NO. 7831			Incurred: Jan 2008			H	
Bill Me Later Po Box 105658 Atlanta, GA 30348			Consideration: Credit Cards				1,477.32
2 continuation sheets attached				Subt	otal	>	\$ 9,680.50
continuation shoets attached				т	'otal	>	¢

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Juan Ramon Quintana, Jr	;	Case No.	
	Debtor	,		(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5705  Cardmember Service Po Box 15153  Wilmington, DE 19886			Incurred: Jan 2003 Consideration: Credit Cards				12,849.41
ACCOUNT NO. 6155  Cardmember Service Po Box 15325  Wilmington, DE 19886			Incurred: Sept 2003 Consideration: Other				954.80
ACCOUNT NO. 9078  Express PO Box 659728  San Antonio TX 78265-9725			Incurred: 2008 Consideration: Credit card debt				423.34
ACCOUNT NO. 3000  Firstsource Advantage Llc Po Box 628 Buffalo, NY 14240			Collecting For American Express				0.00
ACCOUNT NO. 7936  Gap Po Box 530942 Atlanta, GA 30353			Incurred: Jan 2006 Consideration: Credit Cards				142.89
Sheet no. 1 of 2 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	l <b>&gt;</b>	\$ 14,370.44

to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Juan Ramon Quintana, Jr	;	Case No.	
	Debtor	,		(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4884  Gmac Ppc Po Box 78369 Phoenix, AZ 85062			Incurred: May 2006 Consideration: Other				740.10
ACCOUNT NO. 7661  Dawn L. Heisley c/o Northwest Collectors 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008-3106			Consideration: Medical Bills				314.20
ACCOUNT NO. 5760  Macys Po Box 689195 Des Moines, IA 50368			Incurred: Sept 1994 Consideration: Credit Cards				671.96
ACCOUNT NO.  Northwest Collectors Inc 3601 Algonquin Rd. Ste 232 Rolling Meadows, IL 60008			Collecting For Dawn L. Heisley				0.00
ACCOUNT NO. 9078  Wffnnb Express Po Box 659728 San Antonio, TX 78265			Incurred: Jan 2005 Consideration: Credit Cards				423.34
Sheet no. 2 of 2 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	<b> </b>	\$ 2,149.60

to Schedule of Creditors Holding Unsecured Nonpriority Claims

26,200.54

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09 B6G (Official Form 6G	9-32552
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In re	Juan Ramon Quintana, Jr	Case No.	
	Debtor		(if known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC PO Box 78369 Phoenix, AZ 85062-8369	Car lease

Case 09-32552 B6H (Official Form 6H) (12/07)
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In re	Juan Ramon Quintana, Jr	Case No.	
_	Debtor	_	(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

•	
⏷	(

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

None

In re_	Juan Ramon Quintana, Jr	Case	
	Debtor	(if known)	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEPENDENTS OF DEBTOR AND SPOUSE

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): No dependents		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Sales				
Name of Employer	The Caps Group				
How long employed	2 yrs, 0 mos				
Address of Employer	329 W. 18th St.		N.A.		
	Chicago, IL 60616				
NCOME: (Estimate of a	verage or projected monthly income at time case filed)		DEBTOR	SPO	USE
	salary, and commissions		\$4,999.99	\$	N.A.
(Prorate if not paid					
Estimated monthly over	ertime		\$0.00_	\$	N.A.
SUBTOTAL			\$ <u>4,999.99</u>	\$	N.A.
LESS PAYROLL DED	DUCTIONS				
a. Payroll taxes and	social security		\$953.37	\$	N.A.
b. Insurance	social security		\$88.01	\$	N.A.
c. Union Dues	-		\$ 0.00	\$	N.A.
d. Other (Specify:	Dental	)	\$41.94	\$	N.A.
SUBTOTAL OF PAYI	ROLL DEDUCTIONS		\$1,083.32	\$	N.A.
TOTAL NET MONTH	HLY TAKE HOME PAY		\$3,916.67	\$	N.A.
. Regular income from	operation of business or profession or farm		\$0.00	\$	N.A.
(Attach detailed stater	ment)		0.00		
. Income from real prop	perty		\$0.00	\$	N.A.
Interest and dividends			\$0.00	\$	N.A.
	nce or support payments payable to the debtor for the		\$0.00	\$	N.A.
	dependents listed above.				
	ner government assistance		\$0.00	\$	N.A.
2. Pension or retiremen			Φ 0.00	Φ.	<b>.</b>
<ol> <li>Other monthly incom</li> </ol>			\$	\$ \$	N.A. N.A.
(Specify)			\$0.00	\$ \$	N.A.
4. SUBTOTAL OF LIN	ES 7 THROUGH 13		\$0.00	\$	N.A.
	ILY INCOME (Add amounts shown on Lines 6 and 14)		\$ 3,916.67	\$	N.A.
				'	
from line 15)	AGE MONTHLY INCOME (Combine column totals		\$	3,916.67	
,			mmary of Schedules nary of Certain Liab		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Document Page 21 of 41		
In re Juan Ramon Quintana, Jr Case No.		
Debtor (if known)		
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DE	BTO	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's fa filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average mont calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of e	expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,665.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No		•
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	80.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other <u>Cable Tv, Internet</u>	\$	50.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	450.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning		100.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	30.00
b. Life	\$	0.00
c. Health	\$	0.00
d.Auto	\$	125.00
e. Other	\$	0.00
12.Taxes (not deducted from wages or included in home mortgage payments)		3.33
(Specify)	\$	165.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	685.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other HOA dues	\$	186.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	_ <del>-</del>	3,906.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	Ψ	<del></del>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the	is docum	ent:

\$ \_\_\_\_\_10.67\_

None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

Northern District of Illinois

In re	Juan kamon Quiniana, Jr		Case No.			
	Debtor					
			Chapter	7		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

# AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 243,000.00		
B – Personal Property	YES	3	\$ 76,000.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 279,195.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 26,200.54	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,916.67
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,906.00
ТОТ	15	\$ 319,000.00	\$ 305,395.77		

# Official Exemple States Departs (FAMO) 09/01/09 Entered 09/01/09 13:54:23 Desc Main United States Bairr apt Court Northern District of Illinois

In re	Juan Ramon Quintana, Jr	Case No.		
	Debtor			
		Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

# **State the Following:**

State the Lond hing.				
Average Income (from Schedule I, Line 16)	\$	3,916.67		
Average Expenses (from Schedule J, Line 18)	\$	3,906.00		
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$	5,000.00		

# State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,315.23
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 26,200.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 32,515.77

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luan	Pamon	Quintana	- 1

In re \_

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Case No. \_\_\_\_ Debtor (If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER P	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the are true and correct to the best of my knowledge, information	ne foregoing summary and schedules, consisting of sheets, and that they , and belief.
Date 8/26/09	Signature: /s/ Juan Ramon Quintana, Jr
<del></del>	Debtor:
Date	Signature:Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-A	TTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this of 110(h) and 342(b); and, (3) if rules or guidelines have been promoted the compensation and the copy of this compensation and have provided the debtor with a copy of this copy of this copy of the copy of this copy of the copy of this copy of the copy of this copy of the copy of this copy of	y petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for document and the notices and information required under 11 U.S.C. §§ 110(b), nulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title who signs this document.	(if any), address, and social security number of the officer, principal, responsible person, or partne
Address X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or	assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional signed sho	eets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of title 11 at 8 U.S.C. § 156.	nd the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PER	JURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership ] of the	ent or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor foregoing summary and schedules, consisting ofsheets (total ct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership	o or corporation must indicate position or relationship to debtor.]

# Case 09-32552

# Doc 1 Filed 09/01/09 Entered 09/01/09 13:54:23 Desc Ma UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Juan Ramon Quintana, Jr	Case No
		(if known)

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

# **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009	28846	The Caps Group	
2008	80770.00	The Caps Group	
2007	92446.00	Schawk	

# 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 0.002008 0.00

None

# 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL PAYMENTS PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*)any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

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None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None  $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

# 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

# 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

David Leibowitz Leibowitz Law Center 420 W Clayton Street Waukegan, IL 60085 April 15 - July 6

\$2300 Fees \$379 costs and expense

# 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\boxtimes$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

# 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

# 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

# NAME

# 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

# 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

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	[If completed by an individual or individual and spouse]  I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date						
	8/26/09	Signature	/s/ Juan Ramon Quintana, Jr			
		of Debtor	JUAN RAMON QUINTANA, JR			
	Panalty for making a false statement. Fin	O continuation sheets				
	renauy jor making a jaise statement: rind	Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571				
(3) if ru preparer	clare under penalty of perjury that: (1) I am a bank sation and have provided the debtor with a copy of t iles or guidelines have been promulgated pursuant to	ruptcy petition preparer his document and the no o 11 U.S.C. § 110 settin	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for prices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ag a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the			
If the ban	or Typed Name and Title, if any, of Bankruptcy Petiti kruptcy petition preparer is not an individual, state the name who signs this document.	•	Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or			
Address	;					
X						
Signatui	re of Bankruptcy Petition Preparer		Date			
	and Social Security numbers of all other individuals wandividual:	who prepared or assisted	in preparing this document unless the bankruptcy petition preparer is			
If more	than one person prepared this document, attach additi	onal signed sheets confo	orming to the appropriate Official Form for each person.			

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

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B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Juan Ramon Quintana, Jr			
In re			Case No.	
111 10	Debtor	,	cuse 1 to.	Chapter 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

		1	
Property No. 1			
Creditor's Name: Ameri Credit		Describe Property Securing Debt: Hyundai Santa Fe	
Po Box 78143			
Phoenix, AZ 85062			
Property will be (check one):			
Surrendered	Retained		
If retaining the property, I intend to (check a	at least one):		
☐ Redeem the property			
☐ Reaffirm the debt			
Other. Explain		(for example, avoid lien	
using 11 U.S.C. §522(f)).		-	
Property is (check one):	_		
☐ Claimed as exempt	N IXI	Not claimed as exempt	
Property No. 2 (if necessary)		]	
Creditor's Name:		Describe Property Securing Debt:	
CitiMortgage		Condo	
PO Box 183040			
Columbus OH 43218-3040			
Property will be (check one):			
Surrendered	Retained		
If notaining the property Lintard to (alcale	_		
If retaining the property, I intend to (check at least one):			
Redeem the property Reaffirm the debt			
		(for example, avoid lien	
Using 11 U.S.C. §522(f)).		(for example, avoid field	
doing 11 0.5.C. \$522(1)).			
Property is (check one):			
Claimed as exempt	<b>A</b> 1	Not claimed as exempt	
		<del>-</del>	

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Page 2

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**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Prope	erty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		□ YES □ NO
D		
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
continuation sheets attached (	if any)	
	hat the above indicates my intention as t l property subject to an unexpired lease.	
2 8/26/00	/s/ Juan Ramon G	) uintana k
Date: 8/26/09	Signature of Debtor	dillialia, si
	-	
	Signature of Joint Debt	or

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

**PART A** - Continuation

Property No: 3			
Creditor's Name: CitiMortgage PO Box 183040 Columbus OH 43218-3040		Describe Property Securing Debt: Condo	
Property will be (check one):  ☐ Surrendered   ✓ Ret	etained		
If retaining the property, I intend to (check at least one):			
Redeem the property			
<b>▼</b> Reaffirm the debt			
Other. Explain			(for example, avoid lien
using 11 U.S.C.§522(f)).			
Property is (check one):  ☐ Claimed as exempt	₫	Not claimed as exempt	

# UNITED STATES BANKRUPTCY COURT

# **Northern District of Illinois**

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Address: number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

# **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Juan Ramon Quintana, Jr	$\chi$ /s/ Juan Ramon Quintana, $J_8/26/09$			
Printed Name(s) of Debtor(s)	Signature of Debtor Date			
Case No. (if known)	X			
	Signature of Joint Debtor (if any) Date			

Account Receivable Technologies One Woodbridge Center Ste 410 Woodbridge, NJ 07095

Ameri Credit Po Box 78143 Phoenix, AZ 85062

American Express Box 0001 Los Angeles, CA 90096

Bank Of America Po Box 15019 Wilmington, DE 19886

Bill Me Later Po Box 105658 Atlanta, GA 30348

Cardmember Service Po Box 15153 Wilmington, DE 19886

Cardmember Service Po Box 15325 Wilmington, DE 19886

CitiMortgage PO Box 183040 Columbus OH 43218-3040

CitiMortgage PO Box 183040 Columbus OH 43218-3040

Express PO Box 659728 San Antonio TX 78265-9725

Firstsource Advantage Llc Po Box 628 Buffalo, NY 14240 Gap Po Box 530942 Atlanta, GA 30353

GMAC PO Box 78369 Phoenix, AZ 85062-8369

Gmac Ppc Po Box 78369 Phoenix, AZ 85062

Dawn L. Heisley c/o Northwest Collectors 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008-3106

Macys Po Box 689195 Des Moines, IA 50368

Northwest Collectors Inc 3601 Algonquin Rd. Ste 232 Rolling Meadows, IL 60008

Wffnnb Express Po Box 659728 San Antonio, TX 78265 B203 12/94

# United States Bankruptcy Court

	Northern District	t of Illinois	Oddit	
	In re Juan Ramon Quintana, Jr	Case N	No	
	Debtor(s)	•		
	DISCLOSURE OF COMPENSATION OF ATT	TORNEY FOI	R DEBTOR	
1.	. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I and that compensation paid to me within one year before the filing of the prendered or to be rendered on behalf of the debtor(s) in contemplation of	etition in bankru	ptcy, or agree	d to be paid to me, for services
	For legal services, I have agreed to accept	\$	2,300.00	
	Prior to the filing of this statement I have received	\$	2,300.00	
	Balance Due	\$	0.00	-
2.	2. The source of compensation paid to me was:			
	☑ Other (specify)			
3.	3. The source of compensation to be paid to me is:			
	Debtor Other (specify)			
4. ass	<ol> <li>I have not agreed to share the above-disclosed compensation with a associates of my law firm.</li> </ol>	ny other person	unless they a	re members and
of n	I have agreed to share the above-disclosed compensation with a oth of my law firm. A copy of the agreement, together with a list of the names of the			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service	e for all aspects	of the bankru	ptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs</li> <li>c. Representation of the debtor at the meeting of creditors and confirmat</li> <li>d. [Other provisions as needed]</li> </ul>	and plan which r	nay be require	ed;
Al	Also paid costs and filing fee of \$379			
6. Re	6. By agreement with the debtor(s), the above-disclosed fee does not inclu Representation in adversary and contested matters	ide the following	services:	

CERTIFICATION			
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.			
8/26/09	/s/ David Leibowitz		
Date	Signature of Attorney		
	Leibowitz Law Center  Name of law firm		